HEALTHY AND UNHEALTHY LIVES ASSURED

THE CATHOLIC LAW and GENERAL LIFE ASSURANCE COMPANY, 3, New Country-street, Leicester-square, London; and 18, Rue Tronchet, Paris; incorporated under the 7th and 8th Vict. cap. 110.

This Company assures Diseased as well as Healthy Lives.
Lives declined by other offices accepted at equitable rates.
The Board meets every Thursday at 4 o'clock. Prospectuses, forms, and any information furnished on application to the Actuary or Secretary.

WILLIAM HENRY ARCHER, Actuary.
WILLIAM NORRIS, Secretary.

LONDON ASSURANCE CORPORATION.—Established by Royal Charter, in the reign of George I., 1720.

FOR LIFE, FIRE, and MARINE ASSURANCES.
Head Office, No. 7, Royal Exchange.
Branch Office, No. 16, Regent-street.
Actuary.—PETER HARDY, Esq., F.R.S.
THIS CORPORATION has effected ASSURANCES on LIVES for a period of ONE HUNDRED AND THIRTY YEARS.
FIRE INSURANCES effected at moderate rates upon every description of property.
MARINE INSURANCES at the current premiums of the day.
JOHN LAURENCE, Secretary.

UNDER THE ESPECIAL PATRONAGE OF
HER MOST GRACIOUS MAJESTY THE QUEEN,
AND
FIELD MARSHAL
HIS ROYAL HIGHNESS PRINCE ALBERT, K.G., &c.

THE ROYAL NAVAL, MILITARY, AND EAST-INDIA LIFE ASSURANCE SOCIETY.
Established A.D. 1837.
FOR GENERAL ASSURANCE ON LIVES.
13, Waterloo-place, London.

DIRECTORS.
Bishop Sir Frederic Smith, K.H., F.R.S., M.P., Chairman.
James Frederick Nugent Dasent, Esq., Deputy-Chairman.
Admiral the Right Hon. Sir G. Cockburn, G.C.B.
Major-Gen. Arnold, K.H., K.C.
Archibald Hair, Esq., M.D.
Major-Gen. Sir J. Cockburn, Bt.
Captain William Lancey, R.E.
Admiral Sir Thomas Bradford, G.C.H.
Wm. Chard, Esq., Navy Agent.
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Major-Gen. Sir J. J. Gardiner, K.C.B.
Major-Gen. Sir John Rolt, K.C.B.
Major-General Sir New D. Ross, C.B., R.E.
Major F.S. Beatty, C.B., E.I.C.S.
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Major-Gen. Sir G. Pollock, G.C.B.
Major-Gen. Sir Jas. Taylor, C.B., K.T.S.
Captain William Cuppage, R.N.
Major-Gen. Sir Wm. Wyndham, C.B.
Captain Michael Quin, R.N.
Major-Gen. Sir Dudley St. Leger Hill, K.C.B.

BANKERS.—Messrs. Coutts and Co., 59, Strand.
PHYSICIAN.—Sir Charles Fergusson Forbes, M.D., K.C.H., F.L.S.
ACTUARY.—J. Nemnett, Esq., 4, Serle-street, Lincoln's-Inn-Fields.
SOLICITOR.—Stephen Garrard, Esq., 13, Suffolk-street, Pall Mall East.
ACTUARY.—John Finlaison, Esq., the Government Calculator, and President of the Institute of Actuaries.

Assurances are granted upon the lives of persons in every profession and station in life, and for every part of the world, with the exception of the Western Coast of Africa within the Tropics.
The Rates of Premiums are constructed upon Bonafide Principles, with reference to every Colony, and, by payment of a moderate extra to the Home Premium, in case of increase of risk, persons assured in this office may change from one climate to another without forfeiting their Policies.
Four-Fifths of the Profits are divided amongst the Assured.
JOSEPH CARTWRIGHT SKETTELL, Secretary.

PHŒNIX FIRE ASSURANCE COMPANY, Lombard-street, and Charing-cross, London, Established in 1782.

TRUSTEES AND DIRECTORS
SIR ROBERT HARRY INGLIS, Bart., M.P.

Thomas Attwood, Esq.	James Horne, Esq.
William Burton, Esq.	John Derrien Morris, Esq.
Sir Edward Coape, Esq.	J. Masterman, Esq., M.P.
William Cotton, Esq.	John Petty Muspratt, Esq.
Joseph Davis, Esq.	Richard Price, Esq.
Thomas Arthur Fuller, Esq.	George Stanley Repton, Esq.
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Henry Grace, Esq.	Charles Saunders Turner, Esq.
J. Owen Harris, Esq.	Matthew Whiting, Esq.
Thomas Daniel Hodgson, Esq.	Thomas Wilson, Esq.
William Hodgson, Esq.	

ADVISORY DIRECTOR—Thomas Richter, Esq.
AUDITORS
John Hodgson, Esq. — John Davis, Esq.
James Alexander Gordon, M.D.
SECRETARIES
William Harris, Esq. — George William Lovell, Esq.
ARCHITECT AND SURVEYOR—John Shaw, Esq.
SOLICITOR—Messrs. Davis and Sons, Angel-court.

Assurances against Loss by Fire are effected by the PHŒNIX COMPANY upon every description of Property, in every part of the World, on the most favourable Terms.
Persons insuring with the PHŒNIX COMPANY are not liable for the losses of others, as in the case in mutual offices.
Assurances with this Company expiring at Lady-day must be renewed within Fifteen days thereafter, or they will become Void.
Receipts are now ready at the principal Offices, Lombard-street and Charing-cross, and with the respective Agents throughout the United Kingdom.

WESTERN LIFE ASSURANCE and ANNUITY SOCIETY, 3, Parliament-street, London.

DIRECTORS.
Henry E. Bicknell, Esq., 18, Upper Bedford-place.
William Cabell, Esq., Newington-place, Surrey.
Thos. Somers Cocks, jun., Esq., M.P., Charing-cross.
George Henry Drew, Esq., Parliament-street, Westminster.
William Evans, Esq., Chesham-street, Belgrave-square.
William Freeman, Esq., Milbank-street.
Francis Fuller, Esq., 20, Abingdon-street.
Joseph Henry Goodhart, Esq., Upper Tooting.
Thomas Grissell, Esq., Palace-yard, Westminster.
James Hunt, Esq., 31, Parliament-street.
John Arnott Lethbridge, Esq., Greenwich Hospital.
Edmund Lucas, Esq., Milbank-street.
James Lys Seager, Esq., Milbank.
John B. White, Esq., Milbank-street, and Sunnycombe.
Joseph Carter Wood, Esq., Artillery-place, Westminster.

It is declared at the First Division of Profits, 31st December, 1847, a valuation of the Society's assets and liabilities was made, and one of the first financial period, on the 31st December, 1849, after setting aside an ample reserve fund, a bonus was allotted to assured out of their share in three-fourths of the net profits, which is highly satisfactory, and, when the moderate rates of premium charged by this Society are compared with the very high rates usually required for the same amount of policy, the bonuses allotted will be found to be very extraordinary.
The following specimens will serve as illustrations of this point:—

	Original Amount Assured.	Annual Premiums	Bonus	Amount now Assured.
	£	£ s. d.	£ s. d.	£ s. d.
Effected, aged 30	1,000	26 15 0	137 3 0	1,137 3 0
Effected, aged 40	1,000	32 15 0	75 15 0	1,075 15 0
Effected, aged 50	1,000	44 15 0	128 0 0	1,128 0 0

A similar division of profits will take place at the close of the present year, and the attention of the public is invited to the tables of advantages offered to assurers by the Society. (See pages 5 & 7 prospectus.)
Table of Rates of Premium for Assuring £100, with a share in three-fourths of the profits:—

Age	£ s. d.	Age	£ s. d.
10	1 14 4	30	0 19 3
20	1 18 4	40	0 15 6
25	0 4 4	50	0 9 6

Policies free from all restrictions, and providing opportunities for a beneficial disposal of Patent Rights obtained by the aid of this Association.
Applications for the remaining shares to be made, accompanied with a reference, to the Secretary, at the offices of the Association, of whom the prospectuses, and every information, can be obtained.
The Secretary will be happy to wait upon any gentleman who may favour him with an interview, to explain the objects and intentions of the Association.
The Committee are prepared to appoint Agents in the provincial towns, on application, with references being made to the Secretary of the Association.
Office Hours from 10 to 4 o'clock.
WILLIAM M. ROBERTSON, Secretary.
5, Beaufort-buildings, Strand, London.

VICTORIA LIFE ASSURANCE COMPANY, 13, KING WILLIAM-STREET, CITY.—Established 1840.

DIRECTORS
BENJAMIN HAWES, Esq., Chairman.
THOMAS NESBITT, Esq., Deputy-Chairman.

Charles Baldwin, Esq.	W. K. Jameson, Esq.
John Barnard, Esq.	John Knill, Esq.
George Denny, Esq.	John Nulloth, Esq.
Bryan Duncan, Esq., F.R.S.	Charles Phillips, Esq.
Aaron Goldsmid, Esq.	Daniel Sutton, Esq.
Sidney Gurney, Esq.	O'B. Bellingham Woolery, Esq.

Assurers in this Company have the guarantee of an ample subscribed capital, and careful and economical management. The success of the Society is manifest from the fact that since its establishment more than 2,300 Policies have been issued, assuring over £300,000, while its assets exceed £125,000 and upwards, with an income of £20,000 a-year, steadily increasing.
CREDIT OF ONE-THIRD OF THE PREMIUMS TILL DEATH.—When an assurance is taken out for the whole term of life, one-third of the annual premiums may remain unpaid till death.
CREDIT OF HALF THE PREMIUMS FOR FIVE YEARS.—When an assurance is effected for the whole term of life, one-half of the annual premiums may remain on credit for five years, at 5 per cent. per annum interest, to be paid off at the expiration of the five years, or be remain as a charge upon the policy, as may be agreed upon.
PROFITS—BONUS.—Four-fifths, or 80 per cent., of the entire profits of the Company are appropriated every seven years to parties who have been assured on the profit scale for three clear years; the bonus may be applied either in addition to the sum assured or in reduction of the future premiums.
LOANS.—Advances are made to assurers on assignable property or income, and also on the guarantee of most undoubted personal sureties.
WILLIAM RATHAY, Actuary and Secretary.

THE YORKSHIRE FIRE and LIFE INSURANCE COMPANY. Established at York, 1824, and empowered by Act of Parliament. Capital 300,000l.

TRUSTEES.
Lord Wenlock, Escrick Park.
G. L. Thompson, Esq., Sheriff-Hutton Park.
Robt. Swann, Esq., York.
BANKERS.—Messrs. Swann, Clough, and Co., York.
ACTUARY AND SECRETARY.—Mr. W. L. Newman, York.

The attention of the public is particularly called to the terms of this Company for life insurance, and to the distinction which is made between male and female lives.

Extract from the Table of Premiums for Insuring 100l.

Age next birthday.	A MALE.	A FEMALE.	Age next birthday.	A MALE.	A FEMALE.
	Whole Life Premiums			Whole Life Premiums	
10	1 7 6	1 6 8	60	3 11 6	3 3 8
15	1 9 2	1 7 0	65	4 1 3	3 13 3
16	1 11 1	1 8 10	70	4 11 8	4 3 0
20	1 15 4	1 11 6	75	5 6 0	4 14 0
25	1 17 0	1 13 3	80	6 6 0	5 13 6
30	2 0 3	1 15 3	81	7 4 0	6 3 6
*30	2 2 3	1 15 3	85	6 4 0	7 10 6
35	2 5 0	2 2 10	90	10 0 0	9 7 6
37	2 13 0	2 8 4	95	11 16 8	11 2 0
40	2 10 9	2 10 0	100		13 1 0
45	2 8 3	2 17 3	105		15 12 10

* EXAMPLE.—A Gentleman whose age does not exceed 30, may insure 1,000l. payable on his decease, for an annual payment of 20l. 10s.; and a Lady of the same age may secure the same sum for an annual payment of 18l. 17s. 4d.

Prospectuses, with the rates of premium for the intermediate ages, and every information may be had at the Head Office in York, or of any of the Agents.
FIRE INSURANCES are also effected by this Company on the most moderate terms. AGENTS are WANTED in those Towns where no appointments have been made. Applications to be made to Mr. W. L. NEWMAN, Actuary and Secretary, York; or to Mr. HENRY DINSDALE 13, Wellington-street, Strand, Agent for London.

GUARDIAN FIRE and LIFE ASSURANCE COMPANY, No. 11, Lombard-street, London.

DIRECTORS
JOHN MARTIN, Esq., M.P., Chairman.
THOMPSON HANKEY, Jun. Esq., Deputy-Chairman.

Henry Hulse Berens, Esq.	George Hall, Esq.
John Dixon, Esq.	Stewart Majoribanks, Esq.
Francis Hart Dyke, Esq.	Rowland Mitchell, Esq.
Sir Walter R. Farquhar, Bart.	James Morris, Esq.
John Harvey, Esq.	Henry Norman, Esq.
John O. Hubbard, Esq.	Henry R. Reynolds, Jun., Esq.
George Johnstone, Esq.	John Thornton, Esq.
John Labouchere, Esq.	James Tulloch, Esq.
John Loch, Esq.	Henry Vigne, Esq.

AUDITORS.

A. W. Roberts, Esq.	Henry Sykes Thornton, Esq.
Lewis Loyd, Jun., Esq.	John Henry Smith, Esq.

ACTUARY—Griffith Davies, Esq., F.R.S.

LIFE DEPARTMENT.—Under the provisions of an Act of Parliament, recently obtained, this Company now offers to future insurers a LOW RATE OF PREMIUM without participation in profits, or a moderate scale of Premiums with FOUR-FIFTHS OF THE PROFIT to be derived from all Assurances hereafter effected.
The Divisions of Profits which hereafter have been made Septennially will in future be made QUINQUENNIALLY, the first of such Divisions to be declared in June, 1853, when all Participating Policies which shall have subsisted at least one year at Christmas, 1852, will be allowed to share in the profits.
At the several past Divisions of Profits made by this Company, the Reversionary Bonuses added to the Policies from one-half the Profits amounted, on an average of the different ages, to about One per Cent. per Annum on the sums insured, and the total Bonuses added at the four Septennial Divisions exceeded 770,000l.
FOREIGN RISKS.—The Extra Premiums required for the East and W. Indies, the British Colonies, and the northern parts of the United States of America, have been materially reduced.
LOANS granted on Life Policies to the extent of their values, provided such Policies shall have been effected a sufficient time to have attained in each case a value not under 20l.
FIRE DEPARTMENT.—A Return of Profit was declared on the 5th of June, upon the Premiums received on Fire Policies which shall been in force seven years at Christmas last, and the same is now in course of payment daily, Friday and Saturday excepted, between the hours of 10 and 3 o'clock, at the Head Office; and at Bury the Agents in the Country Districts.
NOTICE IS HEREBY GIVEN, that assurances which expire at Lady-day must be renewed within Fifteen days at this Office, or with Mr. SAMS, No. 1, St. James-street, corner of Pall Mall; or with the Company's Agents throughout the Kingdom, otherwise they become void.
GEO. KETR, Secretary.

INVENTORS' AID ASSOCIATION.—(Provisionally Registered.) The Capital of the Association to be raised by Shares of 2l. each.
BANKERS.—Messrs. Spooner, Attwood, and Co. Gracechurch-street.
CONSULTING—Thos. Webster, Esq., 8, Pump-court, Temple.
SOLICITOR—George Finch, Esq. 22, Southampton-street, Bloomsbury.

The INVENTORS' AID ASSOCIATION has been formed for the purpose of affording to Inventors the means of obtaining Letters Patent for their inventions, and providing opportunities for a beneficial disposal of Patent Rights obtained by the aid of this Association.
Applications for the remaining shares to be made, accompanied with a reference, to the Secretary, at the offices of the Association, of whom the prospectuses, and every information, can be obtained.
The Secretary will be happy to wait upon any gentleman who may favour him with an interview, to explain the objects and intentions of the Association.
The Committee are prepared to appoint Agents in the provincial towns, on application, with references being made to the Secretary of the Association.
Office Hours from 10 to 4 o'clock.
WILLIAM M. ROBERTSON, Secretary.
5, Beaufort-buildings, Strand, London.

THE RENT GUARANTEE SOCIETY. Incorporated under the 7 & 8 Victoria, c. 110. Capital, 100,000l.—No. 3, Charlotte-row, Mansion-house, London.

DIRECTORS.
Charles Bailey, Esq., Mansion-row, Changside.
W. Sampson Hodgkinson, Esq., 3a, Upper Thames-street.
Jas. Ridgway, Esq., 169, Piccadilly.
Richard Morris, Esq., King's Farm Lodge, Richmond, Surrey.
Lewis and Brookbank, Esq., Greenwich, Kent.
C. W. Johnson, Esq., F.R.S., Gray's-inn-square, and Croydon.
Henry John Maxwell, Esq., 3, Wimpole-street.
Frederick Twyman, Esq., Bishop Stoke, Hants.

AUDITORS.
J. Britton, Esq. jun., Bunnyhill-street.
W. Richmond, Esq., Great Scotland-yard, Westminster.
F. A. Darvis, Esq., 13, Milk-street, City.
BANKERS—The London Joint-Stock Bank.

SOLICITORS.
Mr. J. W. Flavell, 61, Broad-street.
Mr. Frederick West, 16, Gresham-street.

SURVEYOR.
Messrs. Davis and Tigers, 8, Frederick-place, Old Jewry.

Policies of Assurance are granted by this Society at a moderate charge for collection and guarantee for ensuring to landlords the payment of the amount of their rents on a day certain:
To the Clergy, their tithe rent-charge;
To Trustees, their Trust Income;
To Mortgagees, their Interest; and
To Mortgagors, the Surplus Income from the property.
The Society, in undertaking the collection of rent without guarantee, afford the security of its capital for the immediate and punctual payment of the amounts collected, and will, if required, undertake the entire management of any property.
FREDERICK TWYMAN, Resident Director.

BRITISH GUARANTEE ASSOCIATION.—London: 8, Waterloo-place. Edinburgh: 127, Princes-street.

DIRECTORS.
CHAIRMAN—THOMAS QUESTED FINNIS, Esq., Alderman.
John Howell, Esq. — Sir Robert W. C. Brownrigg, Bart.
Henry Charles Chilton, Esq. — Frederick Wm. Caldwell, Esq.
Major M. B. Henderson, H.E.I.C.S.

The Association, by its Act of Parliament, is subject to the annual supervision of the Board of Trade. It gives security for the fidelity of persons in situations of trust, and thereby provides for the employer a substituted against loss arising through dishonesty or failure to account, in lieu of the uncertain protection afforded by private guarantee.
The Lords Commissioners of her Majesty's Treasury sanction the guarantee of the Association being taken for the fidelity of officers in every department, who are required to give security to the Crown; and the Directors receive proposals from persons employed in the

Treasury	Inland Revenue
Home Office	Customs
Colonial Office	Woods and Forests
Exchequer	Post Office
Admiralty	Poor Law Commission (except War Office — Pensioners Department)
Royal Mint	New County Courts
Ordnance	

Also from Treasurers, Actuaries, or other Officers of the Savings Banks, Friendly Societies, Loan Societies, Government Annuity Societies, Benefit Building Societies. — The Bonds are certified by John Todd Frost, Esq., and are exempt from Stamp Duty.
Managers under the Joint-Stock Companies Winding-up Act, and all Public and Private Institutions, Receiverships, Insurance and Railway Companies, Banks, Mercantile Houses, and all other situations where security is required.
R. S. STRICKLAND, Secretary.

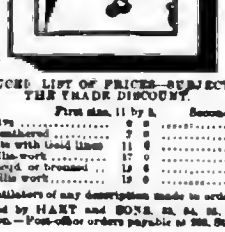
LAWRENCE and CO., 55, Parliament-street, Westminster, and 16, York-place, Lambeth. Manufacturers and Dealers in Zinc, &c.—Furnis. 14s. Chimney Shafts 1s. per foot; various sorts of chimney-cowls and tops, performed zinc in sheets, 3d. per foot; rain pipe, 6 in., 4d. per foot, bell tube, 3½d. per ft. Baths, window, skylights, dressing tins, &c. &c. to order. Zinc or iron plates supplied or engraved in best manner. Spelter and sheet zinc and nails at lowest market prices.

ZINC, from the VIEILLE MONTAGNE MINING COMPANY, is the purest known, free from alloy of iron, lead, or sulphur. It is supplied in spelter for brass founders, &c., and in sheets for ship sheathing and roofings of all kinds, and nails of all dimensions. It may be had as the following Agents, who have always a large stock in hand:—
London—Messrs. Charles Devens and Co.; Mr. Charles Jack.
Mr. William Sturrow.
Birmingham—Mr. John Barwell.
Liverpool—Messrs. R. Zwillenbohmart and Co.
Manchester—Messrs. Rich. Johnson and Brother.
Leeds—Messrs. J. G. and T. Hoage.
Hull—Messrs. Thomas R. Morley and Co.
Newcastle-upon-Tyne—Mr. Benjamin Plummer.
Leith—Messrs. Robert Anderson and Co.
Glasgow—Messrs. A. G. Kinloch and Co.
Bristol—Messrs. Morgan, Morgan, Williams and Co.
Plymouth—Messrs. Lascombe, Donnell, and Co.
Southampton—Mr. W. J. Ledwerre.
Peterborough—William P. Stanley.
Ipswich—George Harpham.
Zinc from 20 to 24 oz. per square foot is generally used for roofing, which costs at least one-third cheaper than slate overings; and the zinc sheathing, which lasts from five to six years, costs two-thirds cheaper than copper or yellow metal. And if the wire coverings are made of the Vieille Montagne Zinc, and under the superintendence of Mr. FREDERICK BROWN, the surveyor of the Company, for which no charge whatever is made, a guarantee will be given of its durability.—For further particulars and prices, apply to Mr. H. F. SCHMOLL, General Agent for England, at the Company's Offices, No. 13, Mincheter-buildings, Westminster-bridge, London.

PASCAL'S PATENT FUMIVORE and SELF-ACTING VENTILATOR.—The attention of the public is respectfully directed to this truly valuable invention. The scientific arrangement of this apparatus entirely obviates the inconvenience and annoyance of smoky chimneys, arising from any room whatever. It is also adapted to all purposes of sanitary ventilation, particularly in places of public resort, schools, chapels, barracks, banks, large retail shops, hospitals, taverns, ships' cabins, and each other place where gas is consumed or close stoves are in use. It obviates the necessity of all chimney-shafts or high tubes. For further particulars apply to Mr. BEPTIMUS BRAITHWAITE, Great Russell-street, Bloomsbury, London, where contracts may be entered into for the warming by improved methods, and ventilating of any building.

DR. ARNOTT'S VENTILATING CHIMNEY VALVE.

With internal action, and all the latest improvements.



Constructed for the ventilation of apartments generally.

REDUCED LIST OF PRICES—SUBJECT TO THE TRADE DISCOUNT.

	First size, 11 by 8.	Second size, 16 by 9.
Plain Iron Valve	9 0	6 0
Dressed and Lackered	7 0	10 0
Japanned, white with Gold lines	11 0	16 0
Ditto with Trellis-work	17 0	25 0
Brass Front, lacqd. or bronzed	15 0	15 0
Ditto with Trellis work	19 0	27 0

Ventilators of any description made to order.
Manufactured by HART and SONS, 83, 84, 85, Wych-street, Strand, London.—Post-office orders payable at 200, Strand.